FAQ

What is a Property Appraiser?

Property Appraisers are professional county employees licensed by the State of Minnesota to periodically review all real property within the county. All appraisers are required to be certified by the Minnesota State Board of Assessors. This certification requires work experience and ongoing educational requirements provided through appraisal and assessing organizations such as the International Association of Assessing Officers (IAAO), Minnesota Association of Assessing Officers (MAAO) and real estate related organizations.

How often must an appraiser view my property?

Minnesota Statute 273.08 requires that appraisers physically review each property at least every five years. The appraisal interval may be shorter due to review appraisals requested by the owner for an appeal, ongoing new construction, or if the assessor feels that additional property information is needed to improve the assessment process.

Why must an appraiser view the interior of my property?

Each property has unique characteristics that affect its market value. Appraisers need to gather as much information as possible in order to analyze market data which helps the assessor arrive at a fair and equitable value for your property. Having accurate information is critical for the assessor when valuing your home. The assessors strive to improve accuracy as well as uniformity with other properties in Steele County.

During the "quintile review", an appraiser will be reviewing all of the properties in your neighborhood. The appraiser may or may not require an interior inspection. If the appraiser feels that an interior inspection is necessary and you are not home, a door tag will be left requesting you to make an appointment.

What if I don't let the appraiser inspect my home?

The appraiser's desire to inspect the property is to verify that the information that we are using to value the property is as accurate as possible. If you do not wish for the appraiser to inspect the property, the appraiser will have to make value determinations from the exterior of the property. An interior inspection helps the appraiser make sound value decisions that lead to accurate and uniform assessments. It should be noted that by not allowing an interior inspection of the property, it will result in the loss of the right to appeal your market value at the board of appeals and equalization.

How will I identify an appraiser?

Appraisers for Steele County will be carrying a photo identification card, wearing a fluorescent vest with "Steele County" printed on the back, and driving a Steele County Vehicle. Information can be verified by calling the Assessor's Office (507)444-7435.

When will I find out what value the appraiser has arrived at after the appraisal?

Each year the property owner will receive a notice of valuation sometime in late March informing you of your value and classification for that assessment year. If you have any questions about your properties value and/or classification, the first call should be to the assessor. The assessor will review the information with you and answer any questions that you may have.

How long does the appraisal take?

The appraisal normally takes 15-20 minutes, depending on the amount of finish and complexity of the property. Appointments are generally scheduled 30 minutes apart to give time for the homeowner to ask questions.

How is Market Value Estimated?

[Estimated Market Value | Minnesota Department of Revenue]

How is Property Tax Determined?

[Understanding Property Tax | Minnesota Department of Revenue]

How Do I Appeal my Property Value and/or Classification?

The time to appeal or question your classification or valuation is when you receive the valuation notice with your tax statement in the spring. It will be too late when the proposed taxes are sent in the fall

[Appealing Property Value and Classification | Minnesota Department of Revenue]

What does a homestead classification mean?

The residential homestead classification provides a property tax credit for property that is owned and occupied by the owner. The amount of credit is shown on your property tax statement and is deducted from your property tax bill.

What qualifications need to be met for the homestead classification?

To qualify for homestead classification, you must:

- be an owner of the property.
- occupy the property as your primary residence.
- be a Minnesota resident

You may be considered a Minnesota resident if all or some of the following conditions apply to you:

- You are registered to vote in Minnesota.
- You have a valid Minnesota driver's license.
- You file a Minnesota income tax return.
- You list a property in Minnesota as your permanent mailing address.
- Your children, if any, attend school in Minnesota
- You are not a resident of any other state or country

State law requires that the Social Security number and signatures of the owners must be on this application. (Minnesota Statute 273.124, Sub d. 13) If there is not enough space on the application for all required signatures and their Social Security numbers, use an extra sheet and include it with the application. Social Security numbers are confidential information. (Minnesota Statute 13.02, Sub d. 12) They can only be used by the county assessor as provided for by state statute.

A property owner who obtains or attempts to obtain homestead classification for a property other than his or her primary place of residence or the primary place of residence of his or her relative is, under state law, subject to a fine of up to $3,000 and/or up to one year of imprisonment. (Minnesota Statute 609.41) In addition, the property owner will be required to pay all tax which is due on the property based on its correct property class plus a penalty equal to the same amount. (Minnesota Statute 274.123, Sub d. 13)

If you are married, your spouse must also fill in the information requested. If your spouse is absent due to marriage dissolution proceedings, legal separation, employment in another location, or is residing in a nursing home or boarding care facility, contact the assessor's office for additional information on homestead.

IF YOU MOVE....
If at any time the property is sold, or you change your primary residence, state law requires you to notify the county assessor within 30 days. If you fail to notify the county assessor within 30 days of the change, you may be required to pay the tax which is due on the property on its correct property class plus a penalty equal to the same amount.

How do I apply for homestead?
Applications are available here or at the Steele County Assessor's Office.

When should I apply for homestead?
After purchasing and moving into your home, you should apply for the homestead classification as soon as possible. You must purchase and occupy your home by December 1, and the homestead application must be turned into the County Assessor's Office by December 31 to be eligible for the homestead classification for taxes payable in the following year.

How often must I apply for homestead?
If your property is granted the homestead classification, it is not necessary for you to reapply for the classification.

Can I have more than one homestead?
No, you may only claim one homestead. However, if you change residences during the year, you can apply for homestead at the new residence. You must notify your County Assessor that you have changed your primary residence, and you must complete and sign a homestead application.

Can a relative of the owner qualify for the residential homestead classification?
Certain relatives can qualify for residential relative homestead.
To qualify for the residential relative homestead classification, the relative must: (All three must apply)

1. Be a qualifying relative to one of the owners of the property. Qualifying relatives include: Parents, grandparents, siblings, children, grandchildren, aunts, uncles, nieces, and nephews of the owner or of the spouse of the owner.
2. Occupy the property as your primary residence.
3. Be a Minnesota resident.

To apply for the residential relative homestead classification, the relative must complete and sign the Homestead Application.

Relative homesteads do not qualify for a property tax refund.

Can property held under a trust qualify for homestead?
Property held under a trust may qualify for homestead.

To apply for the trust homestead classification, complete and sign the Homestead Application and attach the documents requested.

Who do I contact if I have more questions about the homestead classification?
If you have any questions please contact the Steele County Assessor's Office at (507) 444-7435.

How does the Assessor Notify me of my Property's Estimated Market Value and Classification?

The County Assessor's office mails a Notice of Valuation and Classification to all property owners each spring, included with your Property Tax Statement. This notice will inform you of the proposed estimated market value and classification of your property, for property taxes you will pay the following year. It will also give you information on the prior years estimated market value and classification.

The notice contains information regarding appeal options, if you feel an error has been made on your property record. It is very important that you review this notice. The value and classification stated on the notice will be used to calculate the owner's share of the property taxes payable in the following year.

Why am I receiving a call from the Assessor's Office about property that recently sold?

Information on the sales of real estate is of paramount importance to the assessor in a market-based property tax system. Sales information is required to be reported on a form prescribed by the Minnesota Department of Revenue known as a "Certificate of Real Estate Value" or CRV.

The Department of Revenue requires all county assessors to utilize a specified time-period for sales analysis. This time-period is 12 months from October 1 to September 30 preceding the assessment date. Sales subsequent to this time period will be used to measure changes in the market for the following assessment. All values and classes are as of January 2, each year.

Mass Appraisal vs Fee Appraisal:

Assessors perform mass appraisals of properties, meaning that we value all properties every year, as compared to a fee appraiser that values properties individually. The assessor's office is charged with setting estimated market values for tax purposes at actual market value. The relationship between sales prices to estimated market value is called the sales ratio. The standard for sales ratio median is from 90% to 105% for each jurisdiction. We make every effort to ensure that each Township and City in Steele County meets this standard as consistently as possible. In this way, we ensure as equitable distribution of the property tax burden for all Steele County taxpayers.

What Can I do if I Think the Estimated Market Value is incorrect or my Property is Classified Incorrectly?

The first step is to contact the Steele County Assessor's Office at 507-444-7435 to discuss the assessment with the assessor for your property.

You will be asked for your name, what your question/concern is, your property ID number, and a phone number the assessor can call you back at. On the valuation notice, your property ID number is located in the upper left-hand side.

Your information will then be sent to your assessor for review. Please give them some time to look into what changed and why, and they will give you a call back to discuss.

If you would like to appeal your value at a Board of Appeal meeting, per Minnesota Statute 274.01, the assessor must be allowed access to inspect the property and the interior of any buildings or structures. If the assessor isn't allowed to do a reassessment, the board may not make an individual market value adjustment or classification change.

When the assessor comes out for a reassessment, there is no guarantee that the value will decrease, stay the same or increase.

If you would like to set up a reassessment, your assessor will work with you to find a time during business hours, for them to meet with you at the property and perform a reassessment.

After the reassessment, the assessor will go over all the data they collected and determine if there is any valuation or classification change. They will then contact you regarding their assessment.

If you are still in disagreement with the assessment, you can then appeal to the Local or County Board of Appeal and Equalization. The methods of appeal are detailed on your estimated market valuation notice as well.

My estimated market value increased, does that mean my taxes will also increase?

Higher or lower market values do not automatically equate to lower or higher property taxes. Market value only determines the portion of the total tax the property owner will pay, while the level of taxation is determined by the budgets and resulting levies of the varying taxing authorities which are part of the property owners overall tax bill. Stated simply, tax rates are a product of the levy and the taxable market value of each taxing jurisdiction.

What is a Manufactured Home?

A manufactured home is a structure transportable in one or more sections, which is built on a permanent chassis and is designed to be used as a dwelling with or without a permanent foundation when connected to the required utilities and contains the plumbing, heating, air conditioning, and electrical systems in it.

When is a Manufactured Home considered Real Property?

If the manufactured homeowner holds title to the land upon which it is situated; the home is permanently affixed by a foundation or installed according to building codes/standards; and the home is connected to public or private utilities and services, then the appropriate classification is real property.

When is a Manufactured Home considered Personal Property?

The personal property classification applies when the homeowner leases the land or does not hold title to the land on which it is sited; the home is permanently affixed by foundation or installed according to building codes/standards; and the home is connected to public or private utilities and services.

When will I receive a Value Notice for my Manufactured Home?

Each manufactured home shall be valued each year by the assessor and be assessed with reference to its value on January 2 of that year. Notice of the Valuation shall be mailed to the person to be assessed at least ten days before the meeting of the Local Board of Appeal and Equalization. The notice shall contain the mount of valuation in terms of market value, the assessor's office address, and the date, place, and time set for the meeting of the Local Board of Appeal and Equalization and the County Board of Appeal and Equalization

Are Tax Statements mailed with my Valuation Notice?

No later than July 15th in the year of assessment the County Treasurer shall mail to the taxpayer a statement of tax due on the manufactured home.

When are Taxes due on Manufactured Homes?

The taxes shall be due on the last day of August, except that if the tax exceeds $50, one-half of the amount due may be paid on August 31st and the remainder on November 15th.

When is the last Day to establish homestead for a manufactured home?

The last day for owners of manufactured homes assessed as personal property to establish and apply to Assessor for homestead treatment is May 29.

How are Manufactured Homes registered?

All manufactured homes are required to be titled through the Driver and Vehicle Services Division of the Minnesota Department of Public Safety. The registrar of motor vehicles in each county can issue a certificate of title in the same manner as a motor vehicle. It is a record detailing the vehicle identification number, manufacture year, make, model, title number, date issued, name and address of owner, lien information, and the name and address of any secured parties. Much like a real estate deed or other legal documents, this certificate should be kept in a safe place and updated whenever there is an assignment of ownership.

What are the requirements when a manufactured home is sold?

When selling a manufactured home to another person, the buyer and seller are responsible to file information with the Department of Public Safety by transferring the certificate of title at the county registrar's office of motor vehicles. Before the registrar transfers ownership, the following requirements must be satisfied: (1) all past and

current taxes due are paid, (2) a certified statement from the assessor and treasurer of the county where the home is located acknowledging that it has been assessed and that taxes have been paid must be furnished, and (3) a current certificate of title with any required lien releases must be submitted. Additionally, the seller should inform the assessor about the change in ownership. Once a new certificate of title is issued, the buyer should also furnish a copy to the assessor to ensure that the county assessment records are updated.